Case 05-22115 Doc 1 Filed 06/03/05 Entered 06/03/05 11:19:18 Desc Main (Official Form 1) (12/03) Document Page 1 of 53

		Docui			gc 1 01 33	, , , , , , , , , , , , , , , , , , , 		
	Northern District of Illinois United States Bankruptcy Court Northern District of Illinois				Voluntary Petition			
Name of Debtor (if individual, ento Mahmoud, Issam A	er Last, First, M	Middle):		Name of Joint Debtor (Spouse)(Last, First, Middle): Mahmoud, Jamie A				
All Other Names used by the Debt (include married, maiden, and trade n		years				ed by the Joint den, and trade na	Debtor in the last 6 years ames):	
Last four digits of Soc. Sec. No. / C (if more than one, state all): ***-**-4906	Complete EIN o	r other Tax I.I	O. No.	more t	our digits of S than one, state *-1552		Complete EIN or other Tax I.D. No. (if	
Street Address of Debtor (No. & S 634 Barnsdale Rd LaGrange Park IL 60526	reet, City, Stat	e & Zip Code)	:	634	Address of Jo Barnsdale Rd range Park I	l	. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: Coo	k				y of Residence pal Place of B		ook	
Mailing Address of Debtor (if diffe	erent from stree	et address):		Mailir	ng Address of	Joint Debtor (if	f different from street address):	
Location of Principal Assets of Bus (if different from street address above								
li li	nformation F	Regarding t	he Debi	tor (C	heck the A	pplicable Bo	oxes)	
Venue (Check any applicable box)								
	r part of such 18	0 days than in a	any other I	District.	_		or 180 days immediately preceding the	
Type of Debtor (Che ☐ Individual(s) ☐ Corporation ☐ Partnership	□ F □ S □ C	Railroad Stockbroker Commodity Brol	cer	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) Chapter 7				
Other	bts (Check one	Clearing Bank		☐ Sec	c. 304 - Case ai			
✓ Consumer/Non-Business		Business		☑ Ful	ll Filing Fee Att	Filing Fee (C	heck one box)	
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.						the court's consideration certifying except in installments.		
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors	1-15 16-4		100-199	200-99	9 1000-over			
Estimated Assets \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000 \[\begin{array}{cccccc}	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,0 \$50 mill	lion	\$50,000,001 to \$100 million	More than \$100 million		
Estimated Debts \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,0 \$50 mill	lion	\$50,000,001 to \$100 million	More than \$100 million		

Case 05-22115 Doc 1 Filed 06/03/05 (Official Form 1) (12/03) Document	5 Entered 06/03/05 11:19:18 Page 2 of 53	Desc Main FORM B1, Page 2			
Voluntary Petition	Name of Debtor(s): Issam A Mahmoud, J	lamie A Mahmoud			
(This page must be completed and filed in every case)	loouii / maiiiiouu,	- Indiminate			
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach additional	sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or A	affiliate of this Debtor (If more than one, a	ttach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Sign	natures	•			
Signature(s) of Debtor(s) (Individual/Joint)	Exhibit A				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(To be completed if debtor is required to file periodic reports (e.g., forms 10Kand 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) Exhibit A is attached and made a part of this petition.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Exhibit B (To be completed if debtor i whose debts are primarily co	is an individual			
X s/ Issam A Mahmoud Signature of Debtor	I, the attorney for the petitioner named in the	foregoing petition, declare that			
, , , , , , , , , , , , , , , , , , ,	I have informed the petitioner that [he or she] 7, 11, 12, or 13 of title 11, United States Cod	may proceed under chapter e, and have explained the			
X s/ Jame A Mahmoud Signature of Joint Debtor	relief available under each such chapter.	-			
Signature of John Deotor	XSignature of Attorney for Debtor(s)	5/31/2005 Date			
Telephone Number (If not represented by attorney)	Signature of Attorney for Debtor(s)	Date			
5/31/2005	Exhibit C				
Date	Does the debtor own or have possession of	of any property that poses			
Signature of Attorney	or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.				
X Signature of Attorney for Debtor(s)					
Philip A Igoe, 1300466	Signature of Non-Attorney	Petition Preparer			
Printed Name of Attorney for Debtor(s) / Bar No.	I certify that I am a bankruptcy petition prepare	_			
Law office of Philip A Igoe	that I prepared this document for compensation	n, and that I have provided			
Firm Name	the debtor with a copy of this document.				
221 North LaSalle Street Suite 655	Not Applicable Printed Name of Bankruptcy Petition Preparents	nror_			
Address	Finited Name of Bankruptcy Fetition Frepa	arcı			
Chicago IL 60601	Social Security Number (Required by 11 U.	S.C. 8.110(a))			
312-372-4298 312-372-5147	Social Security Number (Required by 11 C.	S.C. § 110(c).)			
Telephone Number	Address				
5/31/2005					
Date	Names and Social Security numbers of all of	other individuals who prepared			
Signature of Debtor (Corporation/Partnership)	or assisted in preparing this document:	outer marriaguas who prepared			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United					
States Code, specified in this petition.	If more than one person prepared this docu				
X Not Applicable	conforming to the appropriate official form	for each person.			
Signature of Authorized Individual	X Not Applicable				
Printed Name of Authorized Individual	Signature of Bankruptcy Petition Preparer				
Title of Archesian Halling I	Date				
Title of Authorized Individual	A bankruptcy petition preparer's failure to com title 11 and the Federal Rules of Bankruptcy Pr	rocedure may result in fines			
Date	or imprisonment or both. 11 U.S.C. § 110; 18 U	U.S.C. § 156.			

UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

5/31/2005	s/ Issam A Mahmoud	
Date	Signature of Debtor	Case Number
5/31/2005	s/ Jamie A Mahmoud	
Date	Signature of Joint Debtor	

Form B6 (6/90)

United States Bankruptcy Court Northern District of Illinois

In re Issam A Mahmoud Jamie A Mahmoud

Chapter 13

Case No.

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 225.000.00		
B - Personal Property	YES	3	\$ 25,500.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 238.000.00	
E - Creditors Holding Unsecured Priority Claims	YES	0		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	0		\$ 56.220.26	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,014.40
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,414.40
Total Number of	sheets Schedules	10			
		Total Assets	\$ 250,500.00		
			Total Liabilities >	\$ 294,220.26	

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FORM B6A (6/90)

In re: Issam A Mahmoud Jamie A Mahmoud , Case No.

Debtor (If known)

SCHEDULE A - REAL PROPERTY

	Total	>	\$ 225,000.00	
debtor residence, 634 Barnsdale Rd, LaGrange IL 60526	Fee Owner		\$ 225,000.00	\$ 215,000.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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FORM B6B (10/89)

n re	Issam A Mahmoud	Jamie A Mahmoud	,	Case No.	
	Debtor				(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash on hand		100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		banking account average		600.00
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		household furniture		900.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		necesary clothes		900.00
7. Furs and jewelry.	х			
Firearms and sports, photographic, and other hobby equipment.	х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	Х			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
13. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			

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FORM B6B (10/89)

In re	Issam A Mahmoud	Jamie A Mahmoud	,	Case No.	
	Debtor		_		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	Х			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 volvo		23,000.00
24. Boats, motors, and accessories.	Х			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	Х			
27. Machinery, fixtures, equipment and supplies used in business.	Х			
28. Inventory.	Х			
29. Animals.	X			

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FORM B6B (10/89)

In re	Issam A Mahmoud	Jamie A Mahmoud	,	Case No.	
	Debtor			·-	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Crops - growing or harvested. Give particulars.	Х			
31. Farming equipment and implements.	Х			
32. Farm supplies, chemicals, and feed.	Х			
33. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Tota	al >	\$ 25,500.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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FORM B6C (6/90)

ln re	Issam A Mahmoud	Jamie A Mahmoud	, Case No.	
		Debtor.		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is

exempt from process under applicable nonbankruptcy law.

			CURRENT MARKET		
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS		
banking account average	735 ILCS 5/12-1001(b)	600.00	600.00		
cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00		
debtor residence, 634 Barnsdale Rd, LaGrange IL 60526	735 ILCS 5/12-901	10,000.00	225,000.00		
household furniture	735 ILCS 5/12-1001(b)	900.00	900.00		
necesary clothes	735 ILCS 5/12-1001(a),(e)	900.00	900.00		

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FORM B6D (12/03)

In re:	Issam A Mahmoud	Jamie A Mahmoud	, Case No.	
		Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
				Χ		215,000.00	0.00
Chase Manhattan Mortgage P O Box 2158 Utah UT							
T		Security Agreement 2002 volvo, to be paid inside chapter 13 plan VALUE \$23,000.00		X		23,000.00	0.00
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	Mortgage debtor residence, 634 Barnsdale Rd, LaGrange IL 60526 VALUE \$225,000.00 Security Agreement 2002 volvo, to be paid inside chapter 13 plan	Mortgage debtor residence, 634 Barnsdale Rd, LaGrange IL 60526 VALUE \$225,000.00 Security Agreement 2002 volvo, to be paid inside chapter 13 plan	Mortgage debtor residence, 634 Barnsdale Rd, LaGrange IL 60526 VALUE \$225,000.00 X Security Agreement 2002 volvo, to be paid inside chapter 13 plan	Mortgage debtor residence, 634 Barnsdale Rd, LaGrange IL 60526 VALUE \$225,000.00 X Security Agreement 2002 volvo, to be paid inside chapter 13 plan	NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN Mortgage debtor residence, 634 Barnsdale Rd, LaGrange IL 60526 VALUE \$225,000.00 Security Agreement 2002 volvo, to be paid inside chapter 13 plan OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL X 215,000.00 X 23,000.00

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Form B6E (04/04)

In re

Issam A Mahmoud

Jamie A Mahmoud

Case No.

Debtor

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

$ \sqrt{} $	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form B6E - Cont. (04/04)

 In re
 Issam A Mahmoud
 Jamie A Mahmoud
 , Case No.

 Debtor
 (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

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Form B6F (12/03)

In re	Issam A Mahmoud	Jamie A Mahmoud	Case No.	
	Dobto			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

 \Box Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no creditors holding uns	Joou	cu no	iphorty claims to report on this concedure 1.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					Х		2,100.00
American General Fin 1409 W Lake St Addison II 60101							·
ACCOUNT NO.					Х		2,600.00
Bank One Creidit Burea P.O.Box 901008 Fort Worth TX 76101							
ACCOUNT NO.					Х		600.00
Bank One Credit Bureau P.O.Box 9010088 Fort Worth TX 76101			h				
ACCOUNT NO.					Х		1,240.33
Bank One NA N54 w 13600 Wooddle Dr Menomonee Fall WI 53051	ı	ı	h				
ACCOUNT NO.					Х		142.23
Bay View Acc P.O.Box 4309 Covina CA 91723			w				

11	Continuation sheets attached	

Subtotal

\$6,682.56

Total

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	Jamie A Mahmoud	, Case No.	
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					Х		83.21
Bkony V Gld 110 Clay Ctr Dr Newark DE 19713			w				
ACCOUNT NO.					Х		0.00
BMW Financial Services 5515 Park Center C Dublin Oh 43017		l	for notice only				
ACCOUNT NO.					Х		1,326.89
Capital One Bank 11013 W Broad St Glen Allen VA 23060			w				
ACCOUNT NO. 51780522					Х		886.00
Capital One Bank 10800 Nickols Road Mail 12018-05 Glen Allen VA 23060			h				
ACCOUNT NO. 41060821					Χ		478.00
Capital one/cntrywdfsl 155 N Lake Ave MS 3162 Pasadena CA 91101			h				

Sheet no.	<u>1</u> of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime			

Subtotal >
(Total of this page)

\$2,774.10

Total

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	Jamie A Mahmoud	, Case No.	
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					Х		522.98
Chase-Circuit City P.O.Box 100019 Kennesaw GA 30156			w				
ACCOUNT NO. 60110074					Х		5,622.98
Discover Financial P.O.Box 15316 Wilmington De 19850		•	h				
ACCOUNT NO. 60110074					Х		6,349.00
Discover Financial services P.O.Box 15316 wilmington DE 19850			w				
ACCOUNT NO.					Х		0.00
Educational FinI svcs 8425 Woodfield Bv Indianapolis IN 46240			for notice only				
ACCOUNT NO.					Х		3,254.12
First usana 201 Walnut St Wilmington De 19801			h				

Sheet no.	<u>2</u> of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime			

(Total of this page)

\$15,749.08

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	Case No.		
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					Х		1,289.57
Gateway/ Cbusa P.O. Box 7038 Sioux Falls SD 57117			w				
ACCOUNT NO.					Х		659.98
Gemb/ Whitehall P.O Box 276 Mail Code Allendale Mi 49401							
ACCOUNT NO.					х		548.26
Gemb/mens warehouse P.O.Box 981400 El Paso TX 79998							
ACCOUNT NO. 111731998					Х		200.00
Good Samaritan Hospital P.O.Box 93548 Chicagoll 60673			nedica bill				
ACCOUNT NO.					Х		0.00
Grand Valley State Univ Lake Michigan Hall Allendale MI 49401							

Sheet no.	<u>3</u> of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime			

(Total of this page)

\$2,697.81

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	Case No.		
	Deb	otor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.				Х		125.36
Hemlock Federal Bank 5700 W 159th St Oak Forest II 60452		h				
ACCOUNT NO.				Х		0.00
Hemlock Federal Bank For 5700 W 159th St Oak Forest IL 60452		for notice only				
ACCOUNT NO.				Х		487.36
Hsbc Bank P.O.Box 98706 Las Vegas NV 89193						
ACCOUNT NO. 0620**				Х		2,000.00
HSBC Best Buy P.O.Box 6985 Bridgewater NJ 08850		h				
ACCOUNT NO.				Х		471.25
HSBC Costo Wholesale P.O.Box 15519 Wilmington DE 19850						

Sheet no.	$\underline{4}$ of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime			

(Total of this page)

\$3,083.97

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	Case No.		
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					Х		988.52
HSBC Retail Services 1111 Town Center Drive Las Vegas NV 89134			w				
ACCOUNT NO.					Х		0.00
HSBC Retail Services 1111 Town Center Drive Las Vegas NV 89134	l	l	for notice only		^		
ACCOUNT NO. 1501**					Х		4,400.00
HSBC Rodes 200 Beneficial Ctr Peapack NJ 07977			w				
ACCOUNT NO.					Х		152.31
Lard & Taylor P.O.Box 8077 Lorain OH 44055							
ACCOUNT NO. 5707476					Х		100.00
Malcolm S General And Associates 332 South Michocagan Ave #600 Chicago II 60604							

Sheet no.	<u>5</u> of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claims			

(Total of this page)

\$5,640.83

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	, Case No.		
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCOUNT NO.					Х		522.96		
Marshall Fields P.O.Box 59270 Minneapolis MN 55459			w						
ACCOUNT NO.					Х		255.36		
MBNA America P.O.Box 17054 Wilmington DE 19884	L		h						
ACCOUNT NO. 130*					X		7,261.00		
MNB America P.O.Box 17054 Wilmington DE 19884			w						
ACCOUNT NO.					X		125.36		
Neiman Marcus-sec Dept 1201 Elm St 19th Floor Dallas TX 75270									
ACCOUNT NO.					X		100.00		
Nicor Gas 1844 Ferry Road Naperville IL 60563									

Sheet no.	<u>6</u> of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime			

(Total of this page)

\$8,264.68

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	, Case No.		
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCOUNT NO.					Х		554.32		
Novaster 205 W Fourth Street Cincinnati Oh 45202									
ACCOUNT NO.					Х		65.00		
Novastr 205 W Fourth Street Cincinnati OH 45202									
ACCOUNT NO.					Х		190.32		
Old Kent Bk Student Loan 1850 E Paris Ave Kentwood MI 49546									
ACCOUNT NO.					Х		87.95		
Onyx Acceptance Corp 1020 W 31st St Downer Grove IL 60515			for notice only						
ACCOUNT NO.					Х		0.00		
Onyx Acceptance Corp 1020 W 31st ST Downer Grove IL 60515			for notice only						

Sheet no.	<u>7</u> of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime			

(Total of this page)

\$897.59

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	, Case No.		
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM				
ACCOUNT NO. 010044***					Х		3,400.00		
Providian Bankcorp P.O.Box 1470 Redding Ca 96099									
ACCOUNT NO. 040054***					Х		2,300.00		
Providian Bankcorp P.O.Box 9007 Pleasanton CA 94566									
ACCOUNT NO.					Х		897.25		
Republic Bank Of Chicago 1510 75th St Darien IL 60561									
ACCOUNT NO.							0.00		
Republic Bk Chicago 1510 75th ST Darien II 60561			for notice only						
ACCOUNT NO.					Х		542.39		
Residentialmo 101 Overland North Aurora IL 60542			h						

Sheet no.	<u>8</u> of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime			

(Total of this page)

\$7,139.64

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	, Case No.		
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.				Х		0.00
Retailers National Bank P.O.Box 9475 Minneapolis MN 55440		w				
ACCOUNT NO. 708-482-3081-295 0				Х		140.00
SBC Bill Payment Center Saginaw MI 48663						
ACCOUNT NO.				Х		0.00
Stfrancismortgage/FAC 12395 First America Poway CA 92064		for notice only				
ACCOUNT NO.	Ì			Х		700.00
The Home Depot P.O.Box 9714 Gray TN 37615						
ACCOUNT NO.				Х		500.00
Union Acceptance Corp 250 N Shadeland A Indianapolis IN 46219						

Sheet no.	<u>9</u> of	<u>11</u>	continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority
Claime			

(Total of this page)

\$1,340.00

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	Case No.		
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	_		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 440561024001					Х		400.00
Union Credit National P.O.Box 1229 Sioux Falls DS 57107			h				
ACCOUNT NO.					Х		200.00
Unitedhomelo/chasecredit 6350 Laurel Canyon 4th North Hollywoo Ca 91606	l	<u>I</u>	h		^		
ACCOUNT NO.					X		450.00
Unitedhomeloan 618 W State ST 216 Geneva II 60134			h				
ACCOUNT NO.					X		900.00
Unitedhomeloans Cred 618 W State St 216 Geneva IL 60134			w				
ACCOUNT NO.					X		0.00
Washington Mutual Bank 1201 Third Ave Seattle WA 98101			for notice only				

Sheet no.	<u>10</u> of	<u>11</u>	continuation	sheets	attached to	Schedule	of Cre	ditors	Holding	Unsecured	Nonpriority
Claime											

(Total of this page)

\$1,950.00

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Form B6F - Cont. (12/03)

In re	Issam A Mahmoud	Jamie A Mahmoud	, Case No.	
	Debtor			(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					X		0.00
Westsuburban 415 W Roosevelt Maywood IL 60153			for notice only				

Sheet no. 11 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$56,220.26

\$0.00

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Form B6G (10/89)

In re: Issam A Mahmoud Jamie A Mahmoud Case No.

Debtor (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

		Document	Page 26 of 53						
В6Н			J						
(6/90)									
In re:	Issam A Mahmoud	Jamie A	Mahmoud	_ , Case No					
	Debtor				(If known)				
	SCHEDULE H - CODEBTORS								
	☑ Check this box if debtor has no codet	otors.							
	NAME AND ADDRESS OF CO	ODEBTOR		IAME AND ADDRESS OF	CREDITOR				

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Form B6I (12/03) In re

Issam A Mahmoud

Jamie A Mahmoud

, Case No.

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: married	DEPENDENTS (OF DEBTOR AND SPOUSE					
	RELATIONSHIP			AGE			
	daughter				6		
	daughter				3		
Employment:	DEBTOR		SPOUSE				
Occupation	Manager	Un emp	oyed-student				
Name of Employer	Disney Worldwide Services						
How long employed	8 years						
Address of Employer	P O Box 10499, Buena Vista Florida 32830						
Income: (Estimate of ave			DEBTOR		SPOUSE		
Current monthly gross wa (pro rate if not paid month	nges, salary, and commissions nly.)	\$	4,033.42	\$_	0.0		
Estimated monthly overting	me	\$	0.00	\$	0.0		
SUBTOTAL		\$	4,033,42	\$	0.0		
LESS PAYROLL DE	EDUCTIONS		•				
a. Payroll taxes and	social security	\$	233.83		0.0		
b. Insurance		\$	421.50		0.0		
c. Union dues		\$	0.00	\$_	0.0		
d. Other (Specify)	<u>federal</u>	\$	220.70	\$_	0.		
	medicare	\$	54.69	\$_	0.		
	state	\$	88.31	\$_	0.		
SUBTOTAL OF PAYRO	DLL DEDUCTIONS	\$	1,019.02	\$_	0.0		
TOTAL NET MONTHLY	TAKE HOME PAY	\$	3,014.40	\$_	0.0		
Regular income from ope (attach detailed statemen	ration of business or profession or farm	\$	0.00	\$	0.0		
	,	\$ <u></u>	0.00	э <u> </u>			
Income from real property Interest and dividends	,	\$ <u></u>	0.00	э <u> </u>	0.0 0.0		
	support payments payable to the debtor for the	Φ	0.00	Φ			
debtor's use or that of de Social security or other g	pendents listed above.	\$	0.00	\$_	0.0		
(0 1/1)	overnment assistance	\$	0.00	\$	0.0		
Pension or retirement inc	ome	\$	0.00	\$	0.0		
		\$	0.00	\$_	0.		
TOTAL MONTHLY INCO	DME	\$	3,014.40	\$	0.0		
		<u> </u>	o on Summary of So				

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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Form B6J (6/90)

Debtor

In re Issam A Mahmoud	Jamie A Mahmoud	, Case No.	

(If known) SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	neck this box if a joint petition is the		pouse maintains a	a separate househo	old. Complete a separa	ite	
Rent or	home mortgage payment (includ	le lot rented for mo	bile home)			\$	1,135.00
Are real	estate taxes included?	Yes	No	✓			
Is prope	rty insurance included?	Yes	No	✓			
Utilities	Electricity and heating fuel					\$	139.40
	Water and sewer					\$	65.00
	Telephone					\$	50.00
	Other					\$	0.00
Home m	aintenance (repairs and upkeep)					\$	20.00
Food						\$	350.00
Clothing	l					\$	50.00
Laundry	and dry cleaning					\$	65.00
Medical	and dental expenses					\$	20.00
Transpo	rtation (not including car payme	nts)				\$	125.00
Recreat	ion, clubs and entertainment, ne	wspapers, magazi	nes, etc.			\$	0.00
Charital	ole contributions					\$	0.00
Insuran	ce (not deducted from wages or	included in home r	mortgage payment	s)			
	Homeowner's or renter's					\$	95.00
	Life					\$	0.00
	Health					\$	0.00
	Auto					\$	100.00
	Other					\$	0.00
Taxes (ı	not deducted from wages or inclu	uded in home mort	gage payments)				
(Specify) Real Estate taxes					\$	200.00
Installme	ent payments: (In chapter 12 and	13 cases, do not li	ist payments to be	included in the plan	n)		
	Auto					\$	0.00
	Other					\$	0.00
Alimony	, maintenance or support paid to					\$	0.00
Paymer	ts for support of additional depe	ndents not living a	t your home			\$	0.00
Regular	expenses from operation of bus	siness, profession,	or farm (attach de	tailed statement)		\$	0.00
Other						\$	0.00
TOTAL	MONTHLY EXPENSES (Repo	rt also on Summar	y of Schedules)			\$	2,414.40
IFOR C	HAPTER 12 AND 13 DEBTORS	ONI YI			L		
Provide	the information requested below her regular interval.	-	r plan payments a	re to be made bi-we	eekly, monthly, annually	y, or at	
A. Total	projected monthly income					\$	3,014.40
	projected monthly expenses					\$	2,414.40
	ss income (A minus B)					\$	600.00
	amount to be paid into plan each	h		Monthly		\$	600.00
				(interval)			

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Official Form 6 - Cont . (12/03)

In re: Issam A Mahmoud	Jamie A Mahmoud	,	Case No.		
Debtor				(If known)	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	clare under penalty of perjury that I have read the foregoing summar plus the summary page, and that they are true and correct to the bes	,	25 (Total shown on summary page plus 1.) d belief.
Date:	5/31/2005	Signature: <u>s/ Issam A Mahm</u> Issam A Mahmou	
Date:	5/31/2005	Signature: s/ Jamie A Mahmo Jamie A Mahmou	
		[If joint case, both spouses must	sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 7 (12/03)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Issam A Mahmoud	Jamie A Mahmoud	Case No.	
	***-**-4906	***-**-1552	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

40,000.00 employment 2003 42,000.00 employment 2004

2. Income other than from employment or operation of business

None

 \checkmark

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT
NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \checkmark

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

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NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**

AMOUNT PAID

DESCRIPTION

AND VALUE OF

PROPERTY

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None abla

> a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING DISPOSITION AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{Q}}$

NAME AND ADDRESS OF PERSON FOR WHOSE DATE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE**

5. Repossessions, foreclosures and returns

None

 \square

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, DESCRIPTION FORECLOSURE SALE AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

 \checkmark

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{Q}}$

NAME AND ADDRESS **DESCRIPTION** OF COURT DATE OF AND VALUE OF NAME AND ADDRESS CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

OF CUSTODIAN

None \square

> List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION NAME AND ADDRESS RELATIONSHIP AND VALUE OF OF PERSON TO DEBTOR. DATE **GIFT** OR ORGANIZATION IF ANY OF GIFT

8. Losses

None V

> List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR OF PROPERTY

Law office of Philip A Igoe 221 North LaSalle Street Suite 655 Chicago IL 60601

2,894.00 for court cost and including filing cost

10. Other transfers

None

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a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None ☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None ☑

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

CONTENTS

IF ANY

13. Setoffs

None ☑

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None ☑

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

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None ☑

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ☑

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

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SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

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NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None ☑

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING
NAME I.D. NUMBER ADDRESS NATURE OF BUSINESS DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None ☑

NAME ADDRESS

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

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NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☑

NIANAI

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None

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NAME AND ADDRESS

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20. Inventories

None ☑

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None ☑

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☑

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None

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NAME AND ADDRESS TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

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a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None ☑

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

M

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

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NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

 \checkmark

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None ☑

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

* * * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date		Signature	s/ Issam A Mahmoud
		of Debtor	Issam A Mahmoud
Date	5/31/2005	Signature	s/ Jamie A Mahmoud
		of Joint Debtor	Jamie A Mahmoud

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

		1	Northern District of Illinois	•		
In re:	Issam A Mahmoud		Jamie A Mahmoud	Case No. Chapter	13	
Debtors	DISCLOS	URE O	F COMPENSATION FOR DEBTOR	OF ATTORNE	Y	
and the	ant to 11 U.S.C. § 329(a) and Bankru at compensation paid to me within one ome, for services rendered or to be re- action with the bankruptcy case is as for	e year befor ndered on b	e the filing of the petition in bankrupto	y, or agreed to be	or(s)	
F	or legal services, I have agreed to acc	ept			\$	2,894.00
Р	rior to the filing of this statement I have	e received			\$	194.00
В	alance Due				\$	2,700.00
2. The s	ource of compensation paid to me was	S:				
	☐ Debtor		Other (specify)			
3. The s	ource of compensation to be paid to m	ne is:				
	☐ Debtor		Other (specify)			
4. 🗹	I have not agreed to share the above of my law firm.	-disclosed (compensation with any other person u	nless they are members a	nd associates	3
	•	nt, together v	pensation with a person or persons when the list of the names of the people sender legal service for all aspects of the	haring in the compensatio		
a)	Analysis of the debtor's financial situ a petition in bankruptcy;	ation, and re	endering advice to the debtor in detern	nining whether to file		
b)	Preparation and filing of any petition,	schedules,	statement of affairs, and plan which r	nay be required;		
c)	Representation of the debtor at the m	neeting of cr	editors and confirmation hearing, and	any adjourned hearings th	nereof;	
d)	Representation of the debtor in adve	rsary procee	edings and other contested bankruptc	y matters;		
e)	[Other provisions as needed] None					
6. By aç	greement with the debtor(s) the above None	disclosed fe	ee does not include the following servi	ces:		
			CERTIFICATION			
represe	ify that the foregoing is a complete stantation of the debtor(s) in this bankrup		, ,	ment to me for		

Philip A Igoe, Bar No. 1300466

Law office of Philip A Igoe

Attorney for Debtor(s)

American General Fi 1409 W Lake St Addison Il 60101

Bank One Creidit Burea P.O.Box 901008 Fort Worth TX 76101

Bank One Credit Bureau P.O.Box 9010088 Fort Worth TX 76101

Bank One NA N54 w 13600 Wooddle Dr Menomonee Fall WI 53051

Bay View Acc P.O.Box 4309 Covina CA 91723

Bkony V Gld 110 Clay Ctr Dr Newark DE 19713

BMW Financial Services 5515 Park Center C Dublin Oh 43017

Capital One Bank 11013 W Broad St Glen Allen VA 23060

Capital One Bank 10800 Nickols Road Mail 12018-05 Glen Allen VA 23060

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Document Page 40 of 53 Capital one/cntrywdfsl 155 N Lake Ave MS 3162 Pasadena CA 91101

Chase Manhattan Mortgage P O Box 2158 Utah UT

Chase-Circuit City P.O.Box 100019 Kennesaw GA 30156

Discover Financial P.O.Box 15316 Wilmington De 19850

Discover Financial services P.O.Box 15316 wilmington DE 19850

Educational Finl svcs 8425 Woodfield Bv Indianapolis IN 46240

First usana 201 Walnut St Wilmington De 19801

Gateway/ Cbusa P.O. Box 7038 Sioux Falls SD 57117

Gemb/ Whitehall P.O Box 276 Mail Code Allendale Mi 49401

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Gemb/mens warehouse P.O.Box 981400 El Paso TX 79998

Good Samaritan Hospital P.O.Box 93548 ChicagoIl 60673

Grand Valley State Univ Lake Michigan Hall Allendale MI 49401

Hemlock Federal Bank 5700 W 159th St Oak Forest Il 60452

Hemlock Federal Bank For 5700 W 159th St Oak Forest IL 60452

Hsbc Bank P.O.Box 98706 Las Vegas NV 89193

HSBC Best Buy P.O.Box 6985 Bridgewater NJ 08850

HSBC Costo Wholesale P.O.Box 15519 Wilmington DE 19850

HSBC Retail Services 1111 Town Center Drive Las Vegas NV 89134

HSBC Rodes 200 Beneficial Ctr Peapack NJ 07977

Lard & Taylor P.O.Box 8077 Lorain OH 44055

Malcolm S General And Associates 332 South Michocagan Ave #600 Chicago Il 60604

Marshall Fields P.O.Box 59270 Minneapolis MN 55459

MBNA America P.O.Box 17054 Wilmington DE 19884

MNB America P.O.Box 17054 Wilmington DE 19884

Neiman Marcus-sec Dept 1201 Elm St 19th Floor Dallas TX 75270

Nicor Gas 1844 Ferry Road Naperville IL 60563

Novaster 205 W Fourth Street Cincinnati Oh 45202

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Novastr 205 W Fourth Street Cincinnati OH 45202

Old Kent Bk Student Loan 1850 E Paris Ave Kentwood MI 49546

Onyx Acceptance Corp 1020 W 31st ST Downer Grove IL 60515

Onyx Acceptance Corp 1020 W 31st St Downer Grove IL 60515

Providian Bankcorp P.O.Box 1470 Redding Ca 96099

Providian Bankcorp P.O.Box 9007 Pleasanton CA 94566

Republic Bank Of Chicago 1510 75th St Darien IL 60561

Republic Bk Chicago 1510 75th ST Darien Il 60561

Residentialmo 101 Overland North Aurora IL 60542

Case 05-22115 Doc 1 Filed 06/03/05 Entered 06/03/05 11:19:18 Desc Main Document Page 44 of 53 Retailers National Bank

Retailers National Bar P.O.Box 9475 Minneapolis MN 55440

SBC Bill Payment Center Saginaw MI 48663

Stfrancismortgage/FAC 12395 First America Poway CA 92064

The Home Depot P.O.Box 9714 Gray TN 37615

Union Acceptance Corp 250 N Shadeland A Indianapolis IN 46219

Union Credit National P.O.Box 1229 Sioux Falls DS 57107

Unitedhomelo/chasecredit 6350 Laurel Canyon 4th North Hollywoo Ca 91606

Unitedhomeloan 618 W State ST 216 Geneva Il 60134

Unitedhomeloans Cred 618 W State St 216 Geneva IL 60134

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Volco Car Finance 1700 Jay Ell DR Richardson TX 75081

Washington Mutual Bank 1201 Third Ave Seattle WA 98101

Westsuburban 415 W Roosevelt Maywood IL 60153 Philip A Igoe 1300466 Law office of Philip A Igoe 221 North LaSalle Street Suite 655 Chicago IL 60601

312-372-4298 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re:

Debtor: Issam A Mahmoud Case No:
Social Security Number: ***-**-4906
Chapter 13

Joint Debtor: **Jamie A Mahmoud** Social Security Number: ***-**-1552

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	American General Fin 1409 W Lake St Addison II 60101	Unsecured Claims	\$ 2,100.00
2.	Bank One Creidit Burea P.O.Box 901008 Fort Worth TX 76101	Unsecured Claims	\$ 2,600.00
3.	Bank One Credit Bureau P.O.Box 9010088 Fort Worth TX 76101	Unsecured Claims	\$ 600.00
4.	Bank One NA N54 w 13600 Wooddle Dr Menomonee Fall WI 53051	Unsecured Claims	\$ 1,240.33
5.	Bay View Acc P.O.Box 4309	Unsecured Claims	\$ 142.23

Covina CA 91723

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In re:	Issam A Mahmoud Jamie A Mahmoud	Case	No
6.	Bkony V Gld 110 Clay Ctr Dr Newark DE 19713	Unsecured Claims	\$ 83.21
7.	BMW Financial Services 5515 Park Center C Dublin Oh 43017	Unsecured Claims	\$ 0.00
8.	Capital One Bank 11013 W Broad St Glen Allen VA 23060	Unsecured Claims	\$ 1,326.89
9.	Capital One Bank 10800 Nickols Road Mail 12018-05 Glen Allen VA 23060	Unsecured Claims	\$ 886.00
10.	Capital one/cntrywdfsl 155 N Lake Ave MS 3162 Pasadena CA 91101	Unsecured Claims	\$ 478.00
11.	Chase Manhattan Mortgage P O Box 2158 Utah UT	Secured Claims	\$ 215,000.00
12.	Chase-Circuit City P.O.Box 100019 Kennesaw GA 30156	Unsecured Claims	\$ 522.98
13.	Discover Financial P.O.Box 15316 Wilmington De 19850	Unsecured Claims	\$ 5,622.98
14.	Discover Financial services P.O.Box 15316 wilmington DE 19850	Unsecured Claims	\$ 6,349.00

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In re:	Issam A Mahmoud Jamie A Mahmoud		Case No
15.	Educational Finl svcs 8425 Woodfield Bv Indianapolis IN 46240	Unsecured Claims	\$ 0.00
16.	First usana 201 Walnut St Wilmington De 19801	Unsecured Claims	\$ 3,254.12
17.	Gateway/ Cbusa P.O. Box 7038 Sioux Falls SD 57117	Unsecured Claims	\$ 1,289.57
18.	Gemb/ Whitehall P.O Box 276 Mail Code Allendale Mi 49401	Unsecured Claims	\$ 659.98
19.	Gemb/mens warehouse P.O.Box 981400 El Paso TX 79998	Unsecured Claims	\$ 548.26
20.	Good Samaritan Hospital P.O.Box 93548 Chicagoll 60673	Unsecured Claims	\$ 200.00
21.	Grand Valley State Univ Lake Michigan Hall Allendale MI 49401	Unsecured Claims	\$ 0.00
22.	Hemlock Federal Bank 5700 W 159th St Oak Forest II 60452	Unsecured Claims	\$ 125.36
23.	Hemlock Federal Bank For 5700 W 159th St Oak Forest IL 60452	Unsecured Claims	\$ 0.00

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In re:	Issam A Mahmoud Jamie A Mahmoud	Case	No
24.	Hsbc Bank P.O.Box 98706 Las Vegas NV 89193	Unsecured Claims	\$ 487.36
25.	HSBC Best Buy P.O.Box 6985 Bridgewater NJ 08850	Unsecured Claims	\$ 2,000.00
26.	HSBC Costo Wholesale P.O.Box 15519 Wilmington DE 19850	Unsecured Claims	\$ 471.25
27.	HSBC Retail Services 1111 Town Center Drive Las Vegas NV 89134	Unsecured Claims	\$ 988.52
28.	HSBC Retail Services 1111 Town Center Drive Las Vegas NV 89134	Unsecured Claims	\$ 0.00
29.	HSBC Rodes 200 Beneficial Ctr Peapack NJ 07977	Unsecured Claims	\$ 4,400.00
30.	Lard & Taylor P.O.Box 8077 Lorain OH 44055	Unsecured Claims	\$ 152.31
31.	Malcolm S General And Associates 332 South Michocagan Ave #600 Chicago II 60604	Unsecured Claims	\$ 100.00
32.	Marshall Fields P.O.Box 59270 Minneapolis MN 55459	Unsecured Claims	\$ 522.96

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In re:	Issam A Mahmoud Jamie A Mahmoud	Ca	ase No
33.	MBNA America P.O.Box 17054 Wilmington DE 19884	Unsecured Claims	\$ 255.36
34.	MNB America P.O.Box 17054 Wilmington DE 19884	Unsecured Claims	\$ 7,261.00
35.	Neiman Marcus-sec Dept 1201 Elm St 19th Floor Dallas TX 75270	Unsecured Claims	\$ 125.36
36.	Nicor Gas 1844 Ferry Road Naperville IL 60563	Unsecured Claims	\$ 100.00
37.	Novaster 205 W Fourth Street Cincinnati Oh 45202	Unsecured Claims	\$ 554.32
38.	Novastr 205 W Fourth Street Cincinnati OH 45202	Unsecured Claims	\$ 65.00
39.	Old Kent Bk Student Loan 1850 E Paris Ave Kentwood MI 49546	Unsecured Claims	\$ 190.32
40.	Onyx Acceptance Corp 1020 W 31st St Downer Grove IL 60515	Unsecured Claims	\$ 87.95
41.	Onyx Acceptance Corp 1020 W 31st ST Downer Grove IL 60515	Unsecured Claims	\$ 0.00

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In re:	Issam A Mahmoud Jamie A Mahmoud		Case No
42.	Providian Bankcorp P.O.Box 1470 Redding Ca 96099	Unsecured Claims	\$ 3,400.00
43.	Providian Bankcorp P.O.Box 9007 Pleasanton CA 94566	Unsecured Claims	\$ 2,300.00
44.	Republic Bank Of Chicago 1510 75th St Darien IL 60561	Unsecured Claims	\$ 897.25
45.	Republic Bk Chicago 1510 75th ST Darien II 60561	Unsecured Claims	\$ 0.00
46.	Residentialmo 101 Overland North Aurora IL 60542	Unsecured Claims	\$ 542.39
47.	Retailers National Bank P.O.Box 9475 Minneapolis MN 55440	Unsecured Claims	\$ 0.00
48.	SBC Bill Payment Center Saginaw MI 48663	Unsecured Claims	\$ 140.00
49.	Stfrancismortgage/FAC 12395 First America Poway CA 92064	Unsecured Claims	\$ 0.00
50.	The Home Depot P.O.Box 9714 Gray TN 37615	Unsecured Claims	\$ 700.00

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In re:	Issam A Mahmoud Jamie A Mahmoud	Ca	se No
51.	Union Acceptance Corp 250 N Shadeland A Indianapolis IN 46219	Unsecured Claims	\$ 500.00
52.	Union Credit National P.O.Box 1229 Sioux Falls DS 57107	Unsecured Claims	\$ 400.00
53.	Unitedhomelo/chasecredit 6350 Laurel Canyon 4th North Hollywoo Ca 91606	Unsecured Claims	\$ 200.00
54.	Unitedhomeloan 618 W State ST 216 Geneva II 60134	Unsecured Claims	\$ 450.00
55.	Unitedhomeloans Cred 618 W State St 216 Geneva IL 60134	Unsecured Claims	\$ 900.00
56.	Volco Car Finance 1700 Jay EII DR Richardson TX 75081	Secured Claims	\$ 23,000.00
57.	Washington Mutual Bank 1201 Third Ave Seattle WA 98101	Unsecured Claims	\$ 0.00
58.	Westsuburban 415 W Roosevelt Maywood IL 60153	Unsecured Claims	\$ 0.00

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In re:	Issam A Mahmoud	Case No
	Jamie A Mahmoud	

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Issam A Mahmoud**, and I, **Jamie A Mahmoud**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **7 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature:	s/ Issam A Mahmoud	
J	Issam A Mahmoud	
Dated:	5/31/2005	
Signature:	<u>s/ Jamie A Mahmoud</u> Jamie A Mahmoud	
Dated:	5/31/2005	